

ABSTRACT OF THE DISCLOSURE

A panel system for forming poured concrete walls. The system includes a first panel having a top, a bottom and a planar side lying in a first plane. A second panel also has a top, a bottom and a planar side lying in a second plane. A brick ledge form includes first and second adjacent sections, each section having a top and bottom surface. The bottom surface of the first section of the brick ledge form is secured to the top of the first panel such that the second section of the brick ledge form lies in a plane generally perpendicular to the first plane of the first panel. The bottom of the second panel is then positioned on the top surface of the second section of the brick ledge form so that the second plane of the second panel is positioned in a plane parallel to the first plane, but spaced apart from the first plane by a predetermined distance equal to the width of a conventional brick.